

Gateway Cities Conference
November 13, 2012
Twin Cities Community Development Corporation
Marc Dohan

Material from
Davis Square Architects,
Horne & Johnson Architect,
City of Fitchburg
City of Leominster
Massachusetts Housing
Investment Corporation

To Be Effective

- A Common Vision
- Residents Identify and own the Solutions for their Neighborhood.
- Know the Market

Fitchburg and Leominster

- Each have about 40,000 people
- Latino Population
 - 21% Fitchburg and 15% Leominster
- Median HH Income:
 - \$47,000 (Fitchburg) \$56,000 in Leominster
- Single Family Home Prices:
 - \$130,000 Fitchburg \$180,000 Leominster

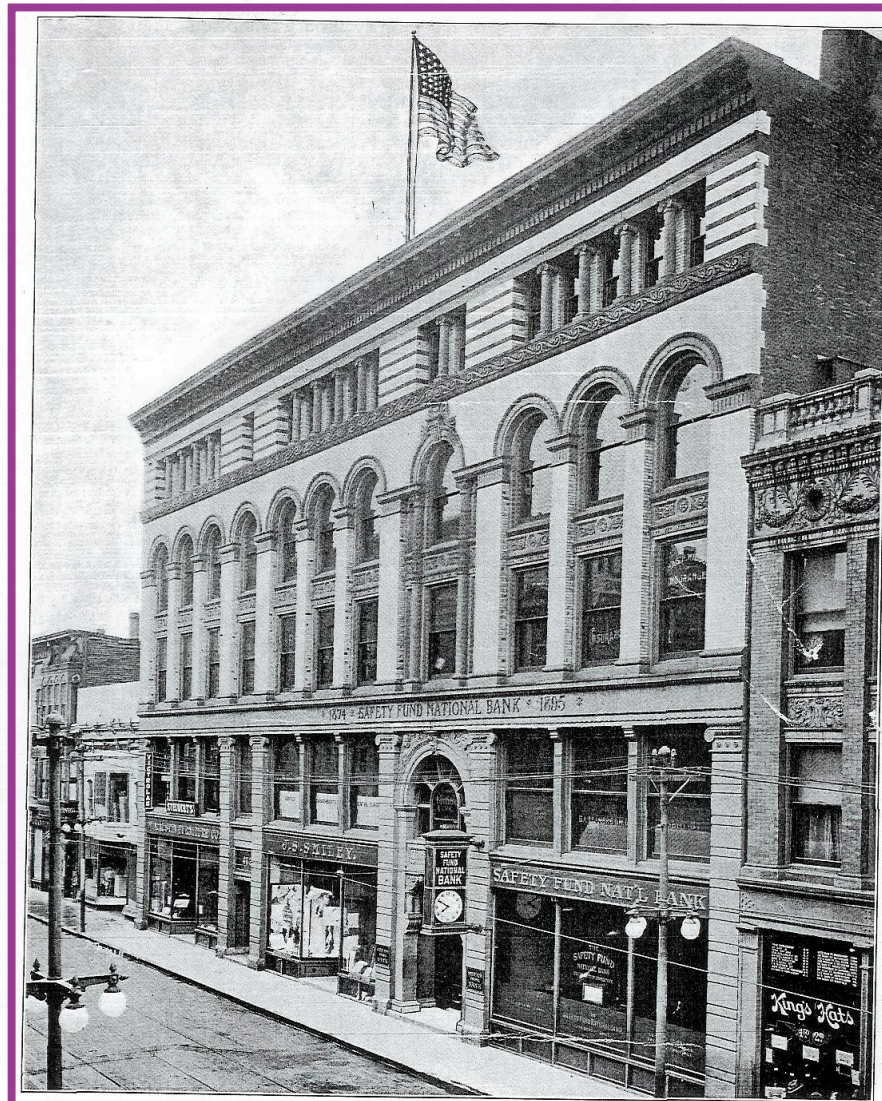
Twin Cities CDC

- Vision: A place where people “choose to live, work and invest”
- Staff: 10
- Rental Properties: 120
- Homeownership Counseling
- Foreclosure Counseling
- Community Organizing
- Small Business Assistance

Fitchburg's Downtown Neighborhoods



Horne + Johnson / StepONE



FITCHBURG, MASS.



470 Main Street Fitchburg, MA

Horne + Johnson / StepONE



Rear Elevation



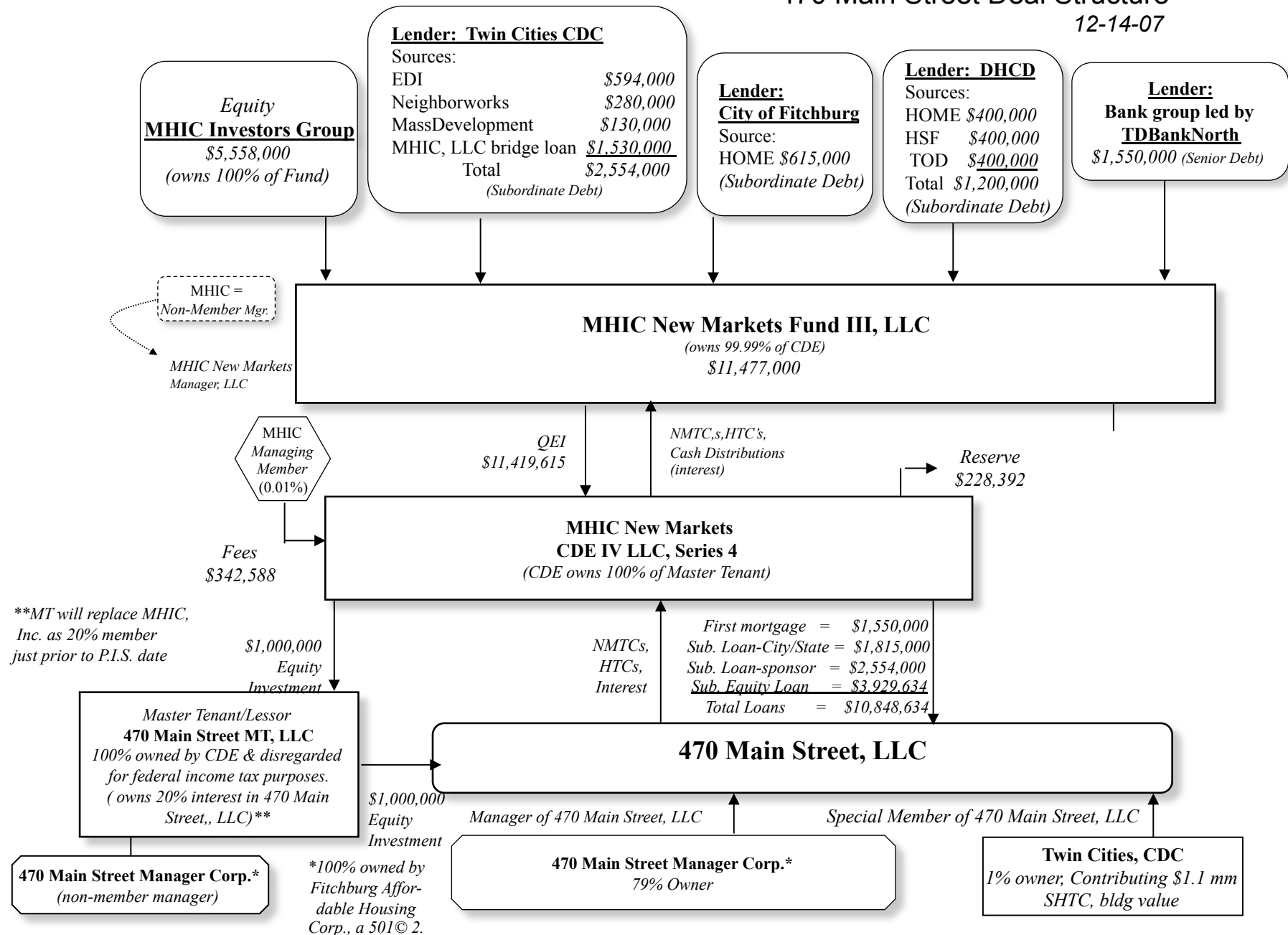
Completed Building

New Living Room



470 Main Street Deal Structure

12-14-07



Elm Street Area Neighborhood

1 357-359 ELM STREET
SOLD




**2 SINGLE-FAMILY HOME
S NEW CONSTRUCTION**

**2 28 ESSEX STREET
FOR SALE**



**SINGLE-FAMILY
HOME REHAB**

7 45 JOHNSON STREET
SOLD



**SINGLE-FAMILY HOME
REHAB**

**3 170 MARSHALL STREET
FOR SALE**




**TWO-FAMILY
HOME REHAB**

**4 143 MARSHALL STREET
FOR RENT**



**THREE-FAMILY RENTAL
REHAB**

5 181 HIGH STREET



**FUTURE DEMOLITION
FUTURE YARD/PARKING**

**6 183 HIGH STREET
FOR SALE**



**FUTURE TWO-FAMILY
HOME REHAB**



9 AROUND NEIGHBORHOOD



COMMUNITY MURAL PROJECT

8 - 5 JOHNSON STREET




**NEW SINGLE-FAMILY HOME
COMING SOON**

10 PRICHARD STREET



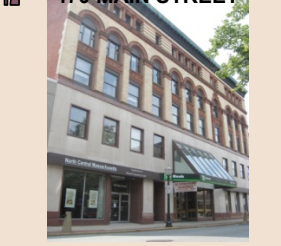
COMMUNITY GARDEN

**11 50-64 PRICHARD STREET
FOR RENT**



SEVEN-UNIT RENTAL REHAB

12 470 MAIN STREET



**TCCDC OFFICES AND
31 RENTAL UNITS**

Elm Street Organizing

Fitchburg Art Museum



Elm Street Garage- Demolished



45 Johnson Street
Sold 2 years later for Approximately
\$80,000



Trick or Treat On Main Street



3 new Energy Star Homes on Former Gang Site \$125,000



Marketing Material

The American Dream

is still possible.

The HomeOwnership Center can help you achieve the American Dream. We have numerous programs designed for first time home buyers. To learn more, please give us a call or visit our website.

- **First time home buyer classes**
"Even though I wasn't ready to buy today, it got me prepared so when I am ready I can qualify for a mortgage."
- **Insightful advice**
"They helped me improve my credit score so I could qualify for a mortgage."
- **Mortgage programs**
"I was surprised to learn that there are still programs that allow you to put down as little as \$4K!"*

To learn more, give us a call or visit our website or Facebook page
facebook.com/homesncm

Scan our QR code to get a discount or present this card and save \$25 on First Time Homebuyer Classes
888-978-6261

homesncm.org



HomeOwnership Center
of North Central Massachusetts
Twin Cities Community Development Corporation
470 Main St., Fitchburg, MA 01420

Non Profit Org
U.S. POSTAGE
PAID
Fitchburg, MA
Permit #90

Own for less than renting

Learn how these Fitchburg residents became homeowners.



The Mateos
Proud homeowners since 2003



Allyson Carriere & Jacob Workman
Proud homeowners since 2012



The Van Hattings
Proud homeowners since 2012

Thanks to low interest rates and excellent home values, renters are finding that they can own for less than renting. The HomeOwnership Center of North Central Massachusetts, a nonprofit organization dedicated to promoting affordable housing, can help you obtain your dream through **first time home buyer classes**, **insightful advice** and **mortgage programs** that require lower down payments. In addition, they have affordable homes for sale for income qualified buyers:



HomeOwnership Center
of North Central Massachusetts
888-978-6261

HOMES FOR SALE
All \$125,000 or less
28 Essex St., Fitchburg
170 Marshall St., Fitchburg
359 Elm St., Fitchburg



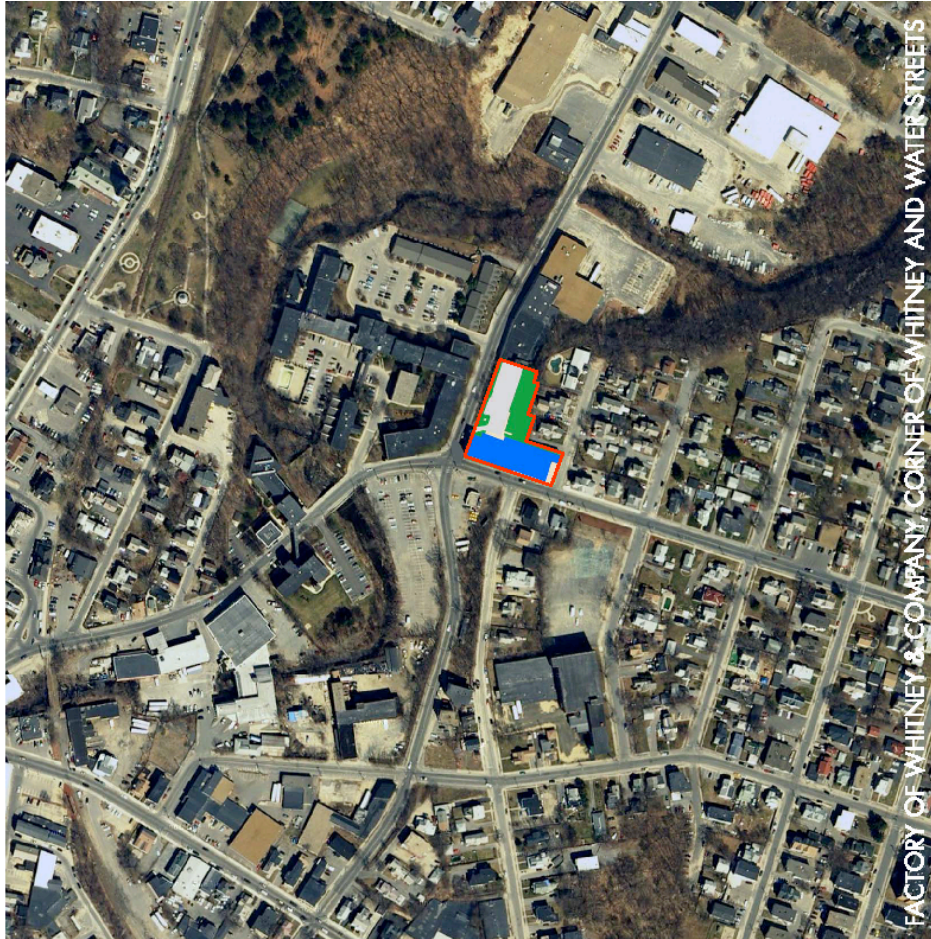
homesncm.org

Leominster's Comb and Carriage Neighborhood



Leominster, MA

Comb and Carriage District



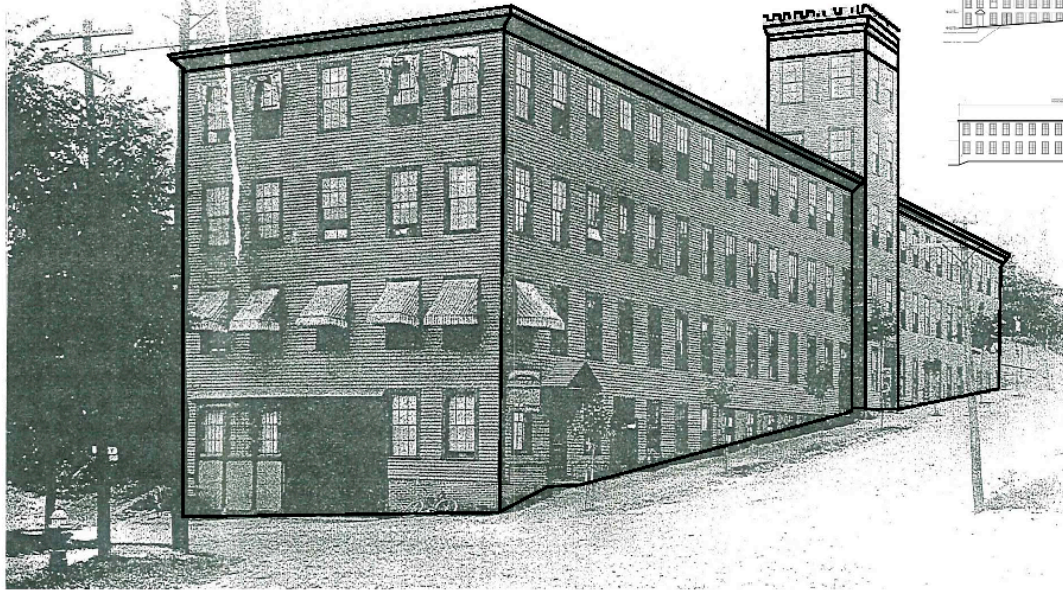
MOSTUE & ASSOCIATES



Leominster, Project Vision

HISTORY

LEOMINSTER, MA



MOSTUE & ASSOCIATES



FACTORY OF WHITNEY & COMPANY, CORNER OF WHITNEY AND WATER STREETS

142 Water Street Before





Water Mill Apartments Completed

40 Units of LEED certified Affordable Housing in Gateway
Neighborhood of Leominster

Thank you